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BOOK REVIEWS AND NOTICES

Workingmen's Insurance in Europe. By LEE K. FRANKEL AND MILES M. DAWSON, with the co-operation of LOUIS I. DUBLIN. New York: Charities Publication Committee, 1910. 8vo, pp. 477. \$2.70 postpaid.

John Graham Brooks's *Compulsory Insurance in Germany* (1893) fairly opened the campaign for social insurance in this country, but his book was undeservedly neglected except by students. W. F. Willoughby's *Workingmen's Insurance* (1898) presented a systematic and critical view of the various systems of Europe and the pioneer private schemes of the United States. At the St. Louis Exposition of 1904 the German government made an attractive display which awakened increased interest. Now we have a clear, strong, and readable account in one volume of the European methods and proposed reforms under consideration, with a useful bibliography and excellent index.

Without comparing tables and analyses with the sources line by line, it would be impossible at first hand to affirm or deny entire accuracy of details; but the names of the authors give assurance that we can follow their statement of facts without danger of being seriously misled. Mr. Frankel has had wide experience in the administration of relief and Mr. Dawson is a professional actuary of high standing.

Six chapters (pp. 1-144) are devoted to insurance against industrial accidents. The starting-point for Americans is the position already definitely abandoned in Europe, the legal liability of employers for negligence in case of injuries in the course of the trade. The practical evils which lead to a search for better methods are analyzed. As employers have been compelled, in order to escape bankruptcy, to insure in liability companies, this device is subjected to criticism. The mutual insurance associations of employers for covering the risks of trade and government departments are the alternatives described. An account is given of the present organizations of Great Britain, Norway, Sweden, Denmark, Holland, Belgium, France, Switzerland, Italy, Germany, and Austria, and statistical tables of the insured are supplied. Cost and expenditures are printed. The business man will require somewhat more information about the methods of calculating the rates to be paid according to hazard in various industries, and Mr. Dawson is to furnish additional data on this subject for the Bureau of Labor, data very important for our American discussions and difficult to secure. The authors of our volume are wise in pointing out how the prevention of accidents and disease forms an integral part of every complete system of insurance. A comparison of the several plans from the standpoint of economy, adequacy of compensation, and prevention of injuries brings out the best features of each method.

Four chapters are devoted to a discussion of sickness, funeral, and maternity insurance (pp. 147-277) and their historical development from local and precarious clubs up to the complete systems of legally obligatory insurance under whose ample shield the families of an empire are protected from the

arrows of fortune. This exposition is particularly instructive for manufacturers and managers of corporations who are seeking some satisfactory way out of our chaotic and intolerable situation.

The division which describes the systems of insurance against invalidity and old age includes four chapters (pp. 281-364). This will be very instructive for the corporations which have already established schemes for their employees as an incentive to faithful and prolonged service. The weakness of our private schemes is made apparent in contrast with the national systems of Europe, especially of Germany. We can read in this account of development in the Old World chapters of our future history; we are certain to move forward to a plan which will protect the old age of all workmen, no matter who have been their employers.

The fragmentary and experimental attempts at unemployment insurance here analyzed are thus far discouraging (pp. 367-91); but failures are the price paid for coming success. The necessity for filling this gap in the series of measures is recognized by all students of the subject, and here again emphasis is laid on connecting prevention with insurance.

The reform projects now before the European governments uniformly indicate improvement, extension, and completeness, never retrogression. Criticism is always constructive, never an indication of want of faith in the principle. The Congress at Rome in 1908 accepted conclusions which give promise of harmonious action throughout the world; the most inveterate advocates of voluntary insurance in Italy and France confessed that legal compulsion is necessary to make it just and effective, while the advocates of compulsion were willing to concede various forms of administration under proper government supervision and control and all favored extending the advantages of the system to employees of higher incomes on a voluntary basis.

The reforms proposed in Germany relate to simplification of administration under a single imperial insurance department, the elimination of certain local sickness associations which have been found defective, the limitation of appeal in petty cases not involving an interpretation of law, an extension of sickness insurance to new classes of employees and small employers, a more equal division of payments and representation in the directing committees, and the insurance of widows and orphans under a new provision of law. The reforms proposed in Austria are similar in tendency.

The bill for a new law in Switzerland has some features worthy of study in the United States. The details must be studied in the volume under review, as no citation of selections would do justice to the argument.

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Histoire des doctrines économiques, depuis les Physiocrates jusqu' à nos jours.

Par CHARLES GIDE ET CHARLES RIST. Paris: L. Larose & L. Tenin, 1909. Pp. xix+766.

It was to be expected that a work on the history of economic doctrines prepared by Professor Charles Gide or under his direction would be characterized by many excellences to which workers in the same field in other countries could